

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Trevor S. Shriner
Vicki L. Marsh-Shriner
Debtors

Case No. 19-04753-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 31

Date Rcvd: Feb 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2020.
db/jdb

+Trevor S. Shriner, Vicki L. Marsh-Shriner, 5083 Old Forge Road,
Fayetteville, PA 17222-9625
5266899 +Bank of Missouri/Total Card, 5109 Broadband Lane, Sioux Falls, SD 57108-2208
5266908 +East Fayetteville Auto Sales, 5601 Lincoln Way E, Fayetteville, PA 17222-1018
5266912 Lee Winsor, 10897 Country Club Road, Fayetteville, PA 17222
5266917 +South Mountain Fire Dept, c/o Commercial Acceptance Co., 2 W. Main St.,
Camp Hill, PA 17011-6326
5266919 +Summit Health, 760 E. Washington Street, Chambersburg, PA 17201-2751
5266924 +Waynesboro Hospital, 501 East Main Street, Waynesboro, PA 17268-2394
5266925 +Waynesboro Hospital, c/o National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Feb 25 2020 00:28:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5266898 +EDI: RMSC.COM Feb 25 2020 00:28:00 Amazon, PO Box 965015, Orlando, FL 32896-5015
5266900 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 24 2020 19:54:25
Bayview Loan Servicing, 4425 Ponce De Leon, 5th Floor, Miami, FL 33146-1873
5266907 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 24 2020 19:52:31 CWS/CW Nexus,
PO Box 9201, Old Bethpage, NY 11804-9001
5266901 +EDI: CAPITALONE.COM Feb 25 2020 00:28:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
5266902 +EDI: PRA.COM Feb 25 2020 00:28:00 Capital One Bank, c/o Portfolio Recovery,
120 Corporate Blvd., Ste 100, Norfolk, VA 23502-4952
5266903 +EDI: PRA.COM Feb 25 2020 00:28:00 Capital One Bank USA N.A.,
c/o Portfolio Recovery Associates, 120 Corporate Blvd., Ste 100, Norfolk, VA 23502-4952
5266904 EDI: RMSC.COM Feb 25 2020 00:28:00 Care Credit, PO Box 981439, El Paso, TX 79998-1439
5266905 +E-mail/PDF: creditonebknottifications@resurgent.com Feb 24 2020 19:52:06 Credit One Bank,
PO Box 98875, Las Vegas, NV 89193-8875
5266906 +E-mail/PDF: resurgentbknottifications@resurgent.com Feb 24 2020 19:52:07 Credit One Bank,
c/o LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
5266909 EDI: JEFFERSONCAP.COM Feb 25 2020 00:28:00 Fingerhut, c/o Jefferson Capital,
16 McLeland Road, Saint Cloud, MN 56303
5266909 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 24 2020 19:54:18 Fingerhut,
c/o Jefferson Capital, 16 McLeland Road, Saint Cloud, MN 56303
5266910 EDI: JEFFERSONCAP.COM Feb 25 2020 00:28:00 Jefferson Capital LLC, 16 McLeland Road,
Saint Cloud, MN 56303-2198
5266910 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 24 2020 19:54:18 Jefferson Capital LLC,
16 McLeland Road, Saint Cloud, MN 56303-2198
5266911 +E-mail/Text: bncnotices@becket-lee.com Feb 24 2020 19:53:46 Kohl's, PO Box 2983,
Milwaukee, WI 53201-2983
5266913 +E-mail/PDF: resurgentbknottifications@resurgent.com Feb 24 2020 19:53:15 LVNV Funding,
PO Box 10584, Greenville, SC 29603-0584
5266914 +E-mail/Text: Bankruptcies@nragroup.com Feb 24 2020 19:54:37 National Recovery Agency,
PO Box 67015, Harrisburg, PA 17106-7015
5266915 +EDI: AGFINANCE.COM Feb 25 2020 00:28:00 OneMain, PO Box 1010, Evansville, IN 47706-1010
5266916 +E-mail/Text: bankruptcy@patriotfcu.org Feb 24 2020 19:54:14 Patriot Federal Credit Union,
800 Wayne Avenue, Chambersburg, PA 17201-3810
5266918 EDI: SWCR.COM Feb 25 2020 00:28:00 Southwest Credit, 4120 International Pkwy, Ste 1100,
Carrollton, TX 75007-1958
5266920 +EDI: PRA.COM Feb 25 2020 00:28:00 Synchrony Bank, c/o Portfolio Recovery Associates,
120 Corporate Blvd., Ste 100, Norfolk, VA 23502-4952
5266921 +EDI: PRA.COM Feb 25 2020 00:28:00 Synchrony Bank, c/o Portfolio Recovery,
120 Corporate Blvd., Ste 100, Norfolk, VA 23502-4952
5267404 +EDI: RMSC.COM Feb 25 2020 00:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5266922 +EDI: WTRRNBBANK.COM Feb 25 2020 00:28:00 Target, PO Box 9500, Minneapolis, MN 55440-9500
5266923 EDI: RMSC.COM Feb 25 2020 00:28:00 Walmart, c/o Synchrony Bank, PO Box 965022,
Orlando, FL 32896-5022

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2020 at the address(es) listed below:

Aaron John Neuharth on behalf of Debtor 1 Trevor S. Shriner aneuharth@neuharthlaw.com,
smartin@neuharthlaw.com
Aaron John Neuharth on behalf of Debtor 2 Vicki L. Marsh-Shriner aneuharth@neuharthlaw.com,
smartin@neuharthlaw.com
Steven M. Carr (Trustee) stevecarr8@comcast.net, pa31@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Trevor S. Shriner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3390

EIN -- --

Debtor 2

Vicki L. Marsh-Shriner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2568

EIN -- --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

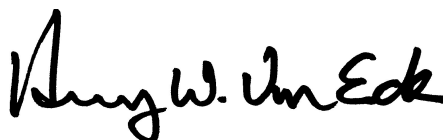
Case number: 1:19-bk-04753-HWV

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Trevor S. Shriner

Vicki L. Marsh-Shriner

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk2/24/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.